

Fill in this information to identify your case:

United States Bankruptcy Court for the:

MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE DIVISION

Case number (if known) _____

Chapter you are filing under:

☐ Chapter 7☐ Chapter 11☐ Chapter 12☒ Chapter 13☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Justine

First name

Marie

Middle name

Bring your picture identification to your meeting with the trustee.

Keefer

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Justine M. Keefer**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)****xxx-xx-5227**

About Debtor 1:**About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**☒ I have not used any business name or EINs.☐ I have not used any business name or EINs.Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live**2709 W Main St
Hegins, PA 17938-8904**

Number, Street, City, State & ZIP Code

Schuylkill

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.**2709 W Main St
Hegins, PA 17938-8904**

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
-
8. **How you will pay the fee** ☐ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☒ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- | | | | | | |
|----------|------------------------------|------|-----------------|-------------|--------------------------|
| District | Middle District of PA | When | 12/03/12 | Case number | 5:12-bk-06902 RNO |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- | | | | |
|-----------------------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Justine M. Keefer**Justine Marie Keefer**

Signature of Debtor 1

Signature of Debtor 2

Executed on **June 5, 2018**

MM / DD / YYYY

Executed on

MM / DD / YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ James P. Sheppard Date June 5, 2018
Signature of Attorney for Debtor MM / DD / YYYY

James P. Sheppard
Printed name
James P. Sheppard, Esquire
Firm name

2201 N 2nd St
Harrisburg, PA 17110-1007
Number, Street, City, State & ZIP Code

Contact phone _____ Email address _____
34944
Bar number & State

Certificate Number: 15317-PAM-CC-031123807



15317-PAM-CC-031123807

CERTIFICATE OF COUNSELING

I CERTIFY that on June 3, 2018, at 10:19 o'clock AM PDT, Justine Keefer received from Access Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Middle District of Pennsylvania, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 3, 2018 By: /s/Rose Benito

Name: Rose Benito

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Fill in this information to identify your case:

Debtor 1	Justine Marie Keefer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1 lived there

Debtor 2 Prior Address:

Dates Debtor 2 lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1	Debtor 2
Sources of income Check all that apply.	Sources of income Check all that apply.
Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
\$17,008.13	

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
For last calendar year: (January 1 to December 31, 2017)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$39,970.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2016)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$41,313.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
CACL Federal Credit Union 1800 W Market St Pottsville, PA 17901-2002	04/18; 05/18	\$803.30	\$23,256.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other ____

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☐ No
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☐ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
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10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☐ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☐ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value
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14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600

Charity's Name

Address (Number, Street, City, State and ZIP Code)

Describe what you contributed

Dates you contributed

Value

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

Date of your loss

Value of property lost

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid

Address

Email or website address

Person Who Made the Payment, if Not You

James P. Sheppard, Esquire

2201 N 2nd St

Harrisburg, PA 17110-1007

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

05/22/2018

\$450.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No☐ Yes. Fill in the details.

Person Who Was Paid

Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No☐ Yes. Fill in the details.

Person Who Received Transfer

Address

Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

beneficiary? (These are often called *asset-protection devices*.)

- ☐ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
---	---	-----------------------	-------

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☐ *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	---	--------------------	--------------------

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
--	---	--

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Justine M. Keefer
Justine Marie Keefer
Signature of Debtor 1

Signature of Debtor 2

Date June 5, 2018

Date _____

Debtor 1 **Keefer, Justine Marie**

Case number (if known)

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	Justine Marie Keefer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 157,500.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 37,552.71
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ 195,052.71

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A Amount of claim, at the bottom of the last page of Part 1 of Schedule D...	\$ 155,515.07
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$ 18,639.83
Your total liabilities	\$ 174,154.90

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I.....	\$ 4,075.23
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J.....	\$ 3,733.41

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Keefer, Justine Marie**

Case number (if known)

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **4,451.91**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:		Total claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Fill in this information to identify your case and this filing:

Debtor 1	Justine Marie Keefer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE DIVISION		
Case number			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

2709 W Main St

Street address, if available, or other description

Hegins

PA

17938-8904

City

State

ZIP Code

Schuylkill

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$157,500.00

Current value of the portion you own?
\$157,500.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

Real estate at and known as 2709 W Main Street, Hegins, Schuylkill County, PA 17938, used as residence. Property has a cess pool system, a swimming pool which is now a duck pond and needs full refurbishment, and it has coal furnace which needs to be replaced, CMA by Valerie E. Specht, Realtor, indicates a value of \$175,000.00, Debtor believes less, however, that figure less the theoretical 10% liquidation, results in a net fair market value of \$157,500.00, the value used.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$157,500.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Keefer, Justine Marie

Case number (if known) _____

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No

☒ Yes

3.1 Make: _____
Model: _____
Year: _____
Approximate mileage: _____
Other information: _____

**2013 Ford Explorer Automobile
Fair Condition, Needs Servicing
104,000 Miles**

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$7,500.00

\$7,500.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No

☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$7,500.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

Pots, Pans, Dishes, Cookware \$150.00; Bar Stools \$60.00; Chest \$50.00; Other Kitchenware \$200.00; Refrigerator, Stove and Small Appliances \$500.00; Dining Room Table and Chairs \$250.00; Side Cupboard \$150.00; Sofa \$500.00; TV \$50.00; Entertainment Stand \$200.00; Lights \$100.00; Coffee Table, Side Tables, Accessories \$200.00; Bed, Dresser \$400.00; TV and Stand \$50.00; Bed, Dresser \$100.00; Desk and Chair \$50.00; Shelf \$10.00; Side Table \$25.00; Bed, Dresser \$100.00; End Table \$25.00; Chest \$50.00; Miscellaneous Household Goods \$250.00; Miscellaneous Decorations and Decor \$200.00

\$3,670.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☒ No

☐ Yes. Describe.....

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

**Basketball Hoop Set \$100.00; Tennis Rackets and Equipment
\$250.00; 2 Bicycles \$150.00**

\$500.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothing and Wearing Apparel

\$300.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Miscellaneous Jewelry

\$300.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$4,770.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

**Cash and
Coin**

\$25.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. Checking Account CACL Federal Credit Union

\$257.71

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Pension Plan

Institution name:

Pension at Place of Employment

Not in Pay Status

\$25,000.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No
☐ Yes. Name the insurance company of each policy and list its value.
Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$25,282.71****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here**\$0.00**

Debtor 1 Keefe, Justine Marie

Case number (if known) _____

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		<u>\$157,500.00</u>
56. Part 2: Total vehicles, line 5	<u>\$7,500.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$4,770.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$25,282.71</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$37,552.71</u>	Copy personal property total <u>\$37,552.71</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<div><u>\$195,052.71</u></div>

314-1 W Walnut Street, Valley View, PA 17983

Closed

Residential

\$133,500

(25)

H

BS SS %



1 / 25 Exterior Front



Google

Map data ©2018 Google

MLS #: 1001268311
 Tax ID #: 13-08-0079
 Ownership Interest: Fee Simple
 Structure Type: Detached
 Levels/Stories: 1
 Garage: Yes

Beds: 3
 Baths: 1 / 0
 Above Grade Fin SQFT: 1,230 / Estimated
 Price / Sq Ft: 108.54
 Year Built: 1978
 Style: Ranch/Rambler
 Central Air: Yes
 Basement: Yes

- 1 bath
 - 5qft

Location

County: Schuylkill, PA
 MLS Area: Hegins Twp - Schuylkill County (13313)
 Subdivision Name: Valley View

School District: Tri-Valley
 High School: Tri-Valley
 Cross Street: Vista Rd

Waterfront / Water Access

Water View: No

Taxes and Assessment

Total Taxes / Year: \$1,815 / 2017
 Zoning: R-2

Tax Assessed Value: \$34,835
 Imprv. Assessed Value: \$27,335
 Land Assessed Value: \$7,500
 Land Use Code: 101

Rooms

Main Level:

Full Baths: 1

Building Info

Entry Location: Living Room
 Above Grade Fin SQFT: 1,230 / Estimated
 Total SQFT: 1,230 / Estimated
 Foundation Details: Brick/Mortar
 Basement Type: Full, Unfinished

Construction Materials: Aluminum Siding, Brick
 Flooring Type: Fully Carpeted, Vinyl
 Roof: Shingle

Lot

Lot Acres / SQFT: 0.9a / 39,204sf

Lot Size Dimensions: IRREGULAR
 Lot Features: Front Yard, Irregular, Open, Rear Yard, Side Yard(s)

- acreage

Interior Features

Interior Features: Butlers Pantry, Kitchen - Eat-In, Kitchen - Island, No Fireplace, Built-In Range, Accessibility Features: None, Main Floor Laundry

Exterior Features

Exterior Features: Exterior Lighting, Deck(s), Porch(es), Pool: No Pool

Parking

Parking: Attached Garage, Off Street Parking, 1-Car Garage, 1 Attached Garage Spaces, 1 Total Garage and Parking Spaces

Utilities

Utilities: Central A/C, Electric Service: 200+ Amp Service, Heating: Forced Air, Oil, Propane, Heating Fuel: Bottled Gas/Propane, Oil, Hot Water: Oil, Water Source: Public, Sewer: On Site Septic

Remarks

Agent: Microwave & garbage disposal not working. Property being sold AS IS. AC in back right bedroom closet, drains into sump pit. Seller will be there, an elderly woman.

Exclusions:

Appliances, Washer & Dryer Plus Upright Freezer In Basement

Public:

Beautiful 3 bedroom 1 bath ranch on .9 acres. Macadam driveway, 4 Season room with attached deck for entertaining or pure enjoyment. Wood laminate floored Kitchen has island work space, loads of cabinets and separate dining area. Wall-to-wall carpeting in living rm & 2 bedrooms and 3rd bedroom has wood laminate floor. All bedrooms have ample closet space. Pull-down attic in garage for storage. Washer & dryer in garage area. Full unfinished basement with cabinets, extra stall shower, newer furnace & water heater. CA. one-car garage with auto opener plus add'l off-street parking. Roof in '08, walk-in shower in main bath in '15. Propane heater in 4-season room and garage, furnace & water heater in '96. Large shed on property for all your lawn implements and toys.

Listing Office

Listing Agent
Listing Agent Email
Listing Office

[Kay Masser](#) (Lic# Unknown)
kmasser@comcast.net
[BHHS Homesale Realty - Schuylkill Haven](#) (PLHS-SH) (Lic# Unknown)
384 Centre Ave, Schuylkill Haven, PA 17972

(570) 617-9640

Office Phone:

(570) 385-3456

Office Fax:

(570) 385-3451

Office Email:

ahard@homesale.com

Designated Represent.:

No

Showing

Appointment Phone:

(866) 852-6347

☒ - Schedule a showing

Showing Contact:

Showing Contact 1

Lock Box Location:

50041196215

Showing Requirements:

24 Hour Notice, Agent or Owner to be Present, Lockbox-Combo, Schedule Online

Sign on Property:

Yes

Directions:

209S to 25W to Lt on Vista Rd , Rt on Walnut. Sign at Driveway.

Compensation

Buyer Agency Comp:

3%

Sub Agency Comp:

NONE

Transaction Broker:

NONE

Dual/Var Comm:

No

Listing Details

Original Price:

\$139,900

Previous List Price:

\$139,900

Listing Agrmt Type:

Exclusive Right To Sell

Owner Name:

ROBERT L & NORMA J ADAMS

Prospects Excluded:

No

DOM / CDOM

100 / 100

Dual Agency:

No

Original MLS Name:

TREND

Original MLS Number:

7005657

Off Market Date:

10/20/17

Listing Agreement Dt:

06/19/2017

Listing Entry Date:

06/19/2017

Possession:

31-60 Days CD, 61-90 Days CD

Acceptable Financing:

Cash

Sale/Lease Contract

Buyer's Agent

[Kay Masser](#)

(570) 617-9640

Buyer's Agent Email:

kmasser@comcast.net

Buyer's Office:

[BHHS Homesale Realty - Schuylkill Haven](#) (PLHS-SH)

384 Centre Ave, Schuylkill Haven, PA 17972

Office Phone:

(570) 385-3456

Office Fax:

(570) 385-3451

Buyer's Office Email:

ahard@homesale.com

Concessions:

No

Agreement of Sale Dt:

09/26/17

Close Date:

10/18/17

Close Price:

\$133,500

Last List Price:

\$139,900.00

[Click to Show Photos](#)

Property Type is 'Residential'

School District Name County State is 'Tri-Valley (Schuylkill, PA)'

Status is one of 'Active', 'ComingSoon', 'Pending'

Status is 'Closed'

Status Contractual Search Date is 05/29/2018 to 06/03/2017

Structure Type is 'Detached'

Levels/Stories is '1'

Style is one of 'Raised Ranch/Rambler', 'Ranch/Rambler'

Found 9 results in 0.63 seconds.

1645 Ridge Road, Klingerstown, PA 17941

Closed

Residential

\$152,000

(14)

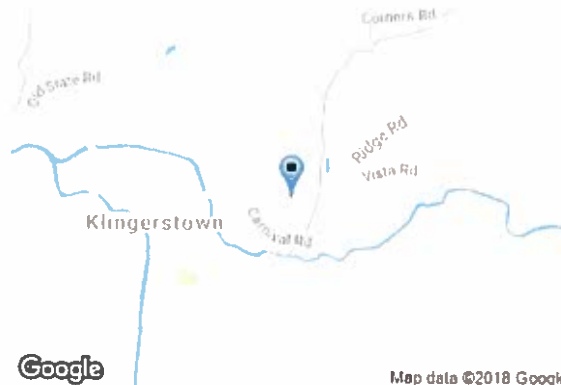
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1 / 14



Map data ©2018 Google

MLS #: 1004113489
 Tax ID #: 31-06-0010.000
 Ownership Interest: Fee Simple
 Structure Type: Detached
 Levels/Stories: 1
 Garage: Yes

Beds: 3
 Baths: 1 / 0
 Year Built: 2000
 Style: Ranch/Rambler
 Central Air: No
 Basement: Yes

- 1 bath

Location

County: Schuylkill, PA
 MLS Area: Upper Mahantongo Twp - Schuylkill County (13331)
 Subdivision Name: Mahantongo Street

School District: Tri-Valley
 Cross Street: Rt 125

Waterfront / Water Access

Water View: No

Taxes and Assessment

Total Taxes / Year: \$1,620 / 2017
 Zoning: R
 Tax Assessed Value: \$35,135

Rooms

Main:

Master Bedroom:	14 x 12
Bedroom:	14 x 12
Bedroom:	12 x 10
Kitchen:	14 x 12, Kitchen - Electric Cooking
Dining Room:	14 x 12
Family Room:	15 x 15
Living Room:	22 x 14

Unspecified

Master Bedroom

Building Info

Basement Type: Full
 Construction Materials: Vinyl Siding

Lot

Lot Acres / SQFT: 0.52a / 22,651sf
 Lot Size Dimensions: 150X150

Interior Features

Interior Features: Kitchen - Eat-In, No Fireplace, Accessibility Features: None, Main Floor Laundry

Exterior Features

Exterior Features: Pool: No Pool

Parking

Parking: Off Street Parking, 2-Car Garage, 2 Total Garage and Parking Spaces

Utilities

Utilities: None, Heating: Oil, Heating Fuel: Oil, Hot Water: Oil, Water Source: Well, Sewer: On Site Septic

Remarks

Agent: None

Public: If you are in the market for a well built well cared for property in the Mahantongo Valley look no more. Set back and relax in your family room and just look at the amazing view. The home also offers a large eat-in Kitchen 3 private Bedrooms large

Living Room. Come and look at the possibilities this walk-out basement offers to double your living square feet. Call today to set up your private showing

Listing Office

Listing Agent: [Rob Fetterolf](#) (Lic# Unknown) (570) 875-2045
 Listing Agent Email: go4it@losch.net
 Listing Office: [Realty World-We Get Results](#) (RLTYWRDL) (Lic# Unknown)
 107 Centre St, Ashland, PA 17921
 Office Phone: (570) 875-2045 Office Fax: (866) 517-8996
 Office Email: weggetresults@verizon.net
 Designated Represent: No

Showing

Appointment Phone: (570) 590-3070 - Schedule a showing
 Showing Contact: Showing Contact 1 Sign on Property: Yes
 Directions: From Hegin's Rt 125 to Pitman Left onto Ridge Road (@ Jacks Spot- Purple Pump) to just past Winery to top of hill house on left

Compensation

Buyer Agency Comp: 3% Dual/Var Comm: No

Listing Details

Original Price:	\$169,900	Previous List Price:	\$169,900
Listing Agrmnt Type:	Exclusive Right To Sell	Owner Name:	HAIN-WILLIARD
Prospects Excluded:	No	DOM / CDOM:	17 / 17
Dual Agency:	No	Original MLS Name:	TREND
Original MLS Number:	7080212	Off Market Date:	12/20/17
Listing Agreement Dt:	11/04/2017		
Listing Entry Date:	11/04/2017		
Acceptable Financing:	Conventional		

Sale/Lease Contract

Buyer's Agent:	Rob Fetterolf	(570) 875-2045
Buyer's Agent Email:	go4it@losch.net	
Buyer's Office:	Realty World-We Get Results (RLTYWRDL)	
	107 Centre St, Ashland, PA 17921	
Office Phone:	(570) 875-2045	Office Fax: (866) 517-8996
Buyer's Office Email:	weggetresults@verizon.net	
Concessions:	No	
Agreement of Sale Dt:	11/16/17	Close Date: 12/20/17
		Close Price: \$152,000
		Last List Price: \$169,900.00

[Click to Show Photos](#)

Property Type is 'Residential'
 School District Name County State is 'Tri-Valley (Schuylkill, PA)'
 Status is one of 'Active', 'ComingSoon', 'Pending'
 Status is 'Closed'
 Status Contractual Search Date is 05/29/2018 to 06/03/2017
 Structure Type is 'Detached'
 Levels/Stories is '1'
 Style is one of 'Raised Ranch/Rambler', 'Ranch/Rambler'
 Found 9 results in 0.63 seconds.

listed \$169,900
 sold \$152,000

207 W Main Street, Valley View, PA 17983

Closed

Residential

\$159,900

(23)



1 / 23 View

Google

Map data ©2018 Google

MLS #: 1003138373
 Tax ID #: 13-18-0029
 Ownership Interest: Fee Simple
 Structure Type: Detached
 Levels/Stories: 1
 Garage: Yes

Beds: 3
 Baths: 1 / 1
 Above Grade Fin SQFT: 1,540
 Price / Sq Ft: 103.83
 Year Built: 1950
 Property Condition: Average+
 Style: Ranch/Rambler
 Central Air: No
 Basement: Yes

- sqft

Location

County: Schuylkill, PA
 MLS Area: Hegins Twp - Schuylkill County (13313)
 Subdivision Name: Valley View

School District: Tri-Valley
 High School: Tri-Valley
 Cross Street: Post Rd

Waterfront / Water Access

Water View: No

Taxes and Assessment

Total Taxes / Year: \$1,401 / 2017
 Zoning: RES

Tax Assessed Value: \$26,885
 Imprv. Assessed Value: \$19,385
 Land Assessed Value: \$7,500
 Land Use Code: 101

Rooms

Main Level:

Master Bedroom: 14 x 18
 Bedroom: 11 x 11
 Kitchen: 9 x 13, Kitchen - Electric Cooking, Pantry
 Dining Room: 11 x 13
 Living Room: 18 x 23, Fireplace - Other
 Other: 6 x 9

Full Baths: 1

Half Baths: 1

- full bath

Lower 3

Laundry: 7 x 7
 Family Room: 18 x 25
 Bedroom: 12 x 13

Unspecified:

Master Bedroom: Walk-In Closet(s)
 Attic: Attic - Walk-Up

Building Info

Above Grade Fin SQFT: 1,540
 Below Grade Fin SQFT: 1,000 / Estimated
 Total Below Grade SQFT: 1,000 / Estimated
 Total SQFT: 2,540 / Estimated
 Basement Type: Full

Construction Materials: Vinyl Siding
 Flooring Type: Fully Carpeted, Tile/Brick, Wood
 Roof: Pitched, Shingle

Lot

Lot Acres / SQFT: 0.53a / 23,087sf

Lot Size Dimensions: 120X191
 Lot Features: Front Yard, Rear Yard

- acreage

Interior Features

Interior Features: Butlers Pantry, Ceiling Fan(s), Kitchen - Eat-In, 2 Fireplace(s), Brick, Accessibility Features: None, Basement Laundry

Exterior Features

5/29/2018

Matrix

Exterior Features:

Deck(s), Pool: No Pool

Parking

Parking:

Attached Garage, Off Street Parking, 1-Car Garage, 1 Attached Garage Spaces, 1 Total Garage and Parking Spaces, Private Parking

Utilities

Utilities:

Wall Unit, Electric Service: 200+ Amp Service, Heating: Coal, Electric, Wood Burn Stove, Heating Fuel: Coal, Electric, Wood, Hot Water: Electric, Water Source: Public, Sewer: On Site Septic

- no A/C

Remarks

Agent:

Seller continues to make some improvements to the home as listed below: New laundry room flooring, basement exit steps, finish mulching in back of house, mortar bricks in living room in front of fireplace, paint/complete closet in bedroom two, pains bathroom above tub.

Inclusions:

Refrigerator, Stove, Dishwasher, Microwave.

Public:

Enjoy single floor living with this completely renovated 3 bedrooms and 1.5 bath ranch home, situated on approximately a half of an acre in beautiful Valley View. Brand new front deck offers an inviting feel to this home, welcomed by the newly tiled entrance that leads to the gorgeous kitchen, featuring soft close cabinetry accentuated with corian countertops, tile glass backsplash, and stainless steel appliances. The living room offers a large open space highlighted by the brick fireplace and built-in bookcases. Full bathroom on the main level has been completed with tile floors, double bowl sink vanity with beautiful and durable finishes. A large open basement with coal and electric fireplace, cedar walls offers an additional 1,000 square feet of living space. New barn doors separate the family room living space from the lower level bedroom that features a walk-in closet. Laundry room is located on the lower level, as well as a separate utility room with outside access to the back yard. New 200 amp electrical service. The exterior of the home includes a brand new roof, vinyl siding, paved driveway that leads to the one car built-in garage, front deck, walkway to the front door, landscaping, new french drain system has been installed. The back yard will hold large summer gatherings, picnics in a very relaxing atmosphere, with a fire pit and two mature trees that offer plenty of shade. This home is located within close proximity to many amenities Valley View has to offer!

Listing Office

Listing Agent:

Silvia E Schwartz (Lic# RS311006)

(570) 294-8245

Listing Agent Email:

sschwartz@homesale.com

Listing Office:

BHHS Homesale Realty - Schuylkill Haven (PLHS-SH) (Lic# Unknown)

384 Centre Ave, Schuylkill Haven, PA 17972

Office Phone:

(570) 385-3456

Office Fax:

(570) 385-3451

Office Email:

abard@homesale.com

Designated Represent:

No

Showing

Appointment Phone:

(800) 746-9464

- Schedule a showing

Showing Contact:

Showing Contact 1

Sign on Property:

Yes

Listing Requirements

Call First

Directions:

Rt 25 west on left just before entering Valley View. Across from Buffington-Reed Funeral Home. Sign on Property

Compensation

Buyer Agency Comp:

3%

Dual/Var Comm:

No

Listing Details

Original Price:

\$179,900

Previous List Price:

\$179,900

Listing Agrmnt Type:

Exclusive Right To Sell

Owner Name:

WILLIAM & REBECCA TOOTHAKER

Prospects Excluded:

No

DOM / CDOM:

4 / 4

Dual Agency:

No

Original MLS Name:

TREND

Original MLS Number:

7025116

Off Market Date:

09/26/17

Listing Agreement Dt:

07/25/2017

Listing Entry Date:

07/25/2017

Possession:

Immediate

Acceptable Financing:

Conventional

Sale/Lease Contract

Buyer's Agent:

Silvia E Schwartz Lic# RS311006

(570) 294-8245

Buyer's Agent Email:

sschwartz@homesale.com

Buyer's Office:

BHHS Homesale Realty - Schuylkill Haven (PLHS-SH)

384 Centre Ave, Schuylkill Haven, PA 17972

Office Phone:

(570) 385-3456

Office Fax:

(570) 385-3451

Buyer's Office Email:

abard@homesale.com

Concessions:

Yes

Concessions Amount:

\$895

Agreement of Sale Dt:

07/27/17

Close Date:

09/26/17

Close Price:

\$159,900

Last List Price:

\$179,900.00

Click to Show Photos

Property Type is 'Residential'

School District Name County State is 'Tri-Valley (Schuylkill, PA)'

Status is one of 'Active', 'ComingSoon', 'Pending'

Status is 'Closed'

Status Contractual Search Date is 05/29/2018 to 06/03/2017

Structure Type is 'Detached'

Levels/Stories is '1'

Style is one of 'Raised Ranch/Rambler', 'Ranch/Rambler'

☐ 301 W Broad Street, Elizabethville, PA 17023

Pending

Residential

\$175,000



1 / 28 Welcome to 301 W. Broad Street

MLS #: 1000395158
 Tax ID #: 26-003-012-000-0000
 Ownership Interest: Fee Simple
 Structure Type: Detached
 Levels/Stories: 2
 Garage: Yes

Beds: 3
 Baths: 1 / 1
 Above Grade Fin SQFT: 1,161 / Assessor
 Price / Sq Ft: 150.73
 Year Built: 1967
 Style: Bi-Level
 Central Air: No
 Basement: Yes

Location

County: Dauphin, PA
 Municipality: Elizabethville Boro
 MLS Area: Elizabethville Boro - Dauphin County (14026)
 Subdivision Name: Unknown

School District: Upper Dauphin Area
 High School: Upper Dauphin Area

Waterfront / Water Access

Water View: No

Taxes and Assessment

Total Taxes / Year: \$3,143 / 2018
 School Tax: \$1,844
 County Tax: \$729 / Annually
 City/Town Tax: \$570 / Annually
 Zoning: RESIDENTIAL

Tax Assessed Value: \$100,900
 Imprv. Assessed Value: \$79,500

Rooms

Main Level:
 Bedrooms: 3
 Living Room: 19 x 14, Ceiling Fan(s), Flooring - Laminate
 Dining Room: Ceiling Fan(s), Flooring - Laminate
 Kitchen: 11 x 18, Ceiling Fan(s), Flooring - Laminate
 Master Bedroom: 11 x 16, Ceiling Fan(s), Flooring - Laminate
 Bedroom: 10 x 9, Ceiling Fan(s), Flooring - Laminate
 Bedroom: 9 x 14, Ceiling Fan(s), Flooring - Laminate
 Full Bath:

Half Baths: 1

Lower Level 1:
 Family Room: 12 x 18, Ceiling Fan(s), Flooring - Carpet
 Half Bath:

Building Info

Above Grade Fin SQFT: 1,161 / Assessor
 Total Fin SQFT: 1,161 / Assessor
 Tax Total Fin SQFT: 1,161
 Total SQFT: 1,161 / Assessor
 Basement Type: Partially Finished, Sump Pump, Walkout Level

Construction Materials: Brick, Vinyl Siding
 Roof: Composite

Lot

Lot Acres / SQFT: 0.41a / sf / Assessor
 Fencing: Chain Link

Lot Features: Cleared, Landscaping

Interior Features

Interior Features: 1 Fireplace(s), Dishwasher, Microwave, Oven/Range-Electric, Accessibility Features: None, Basement Laundry

Exterior Features

Exterior Features: Extensive Hardscape, Deck(s), Patio(s), Porch(es), Screened Pool: Yes - Personal, Personal Pool Features: In Ground Pool

- 1 bath
 - sq ft

- acreage

Parking

Parking: Attached Garage, Off Street Parking, On Street Parking, **1-Car Garage**, **1 Attached Garage Spaces**, Garage - Front Entry, 1 Total Garage and Parking Spaces

Utilities

Utilities: Heat Pump(s), Cooling Fuel: Electric, Electric Service: 200+ Amp Service, Heating: Heat Pump(s), Heating Fuel: Electric, Water Source: Public, Sewer: Public Sewer

Remarks

Agent: Questions or contracts please contact LeeAnn Grajales @ 717-839-1560 or leeanng@joydaniels.com All offers must be submitted with the REQUIRED INFORMATION form in Associated Documents. For scheduling a showing call: 1-877-871-9745

- A/C

Public: Plan your summer "staycation" in this lovely, updated home complete with a 16 x 36 in-ground pool! Enjoy the beautifully manicured lawn and lush summer foliage. The home has been tastefully updated throughout, shows like a model and has central air conditioning. The light and bright formal living room boasts wood laminate flooring and a large picture window. The eat-in kitchen features updated Kitchen Saver cabinetry, soft touch drawers, a country kitchen sink and French doors which lead to a three season sunroom perfect for warm weather entertaining. All the bedrooms have laminate flooring and ceiling fans. The lower level includes a large carpeted family room heated by a Pella stove which provides efficient heating for cold weather months. The fenced in pool includes a wooden deck with a gazebo, an additional concrete patio and an equipment shed. The remaining yard is also fenced in making it pet and child friendly. Please see the Seller's Disclosure Statement and Additional Documents for more information on this property. It is truly a joy to show! See agent remarks for listing agent contact information.

Listing Office

Listing Agent: [JOY DANIELS](#) (Lic# RM421836) (717) 695-3177
Listing Agent Email: joy@joydaniels.com
Listing Office: [Joy Daniels Real Estate Group, Ltd](#) (DANIELS) (Lic# RB067130)

Office Phone: JOY DANIELS Lic# RM421836 (717) 695-3177
Designated Represent: 2793 Old Post Rd, Harrisburg, PA 17110
Office Fax: (717) 695-0025

Showing

Appointment Phone: (877) 871-9745
Showing Contact: Service
Contact Name: Showing Desk
Showing Requirements: Lockbox-Combo
 - [Schedule a showing](#)
Lock Box Type: Combo

Compensation

Buyer Agency Comp: 3% Of Gross
Transaction Broker: 0% Of Gross
Sub Agency Comp: 0% Of Gross
Dual/Var Comm: No

Listing Details

Original Price: \$175,000
Listing Agrmt Type: Exclusive Right To Sell
Prospects Excluded: No
Listing Service Type: Full Service
Dual Agency: No
Sale Type: Standard
Listing Agreement Dt: 04/17/2018
Listing Entry Date: 04/17/2018
Possession: Settlement
Acceptable Financing: Cash, Conventional, FHA, USDA, VA
Owner Name: 4 David R BRANDLE
Owner Phone: (148) 000-0000
DOM / CDOM: 7 / 7
Original MLS Name: BRIGHT
Off Market Date: 04/23/18

Sale/Lease Contract

Buyer's Agent: [ROBIN L STONER](#) (717) 877-1684
Buyer's Agent Email: rstoner@gpix.net
Buyer's Office: [Regional Realty Group, Inc.](#) (REGIONBR2)
 ROBIN L STONER
 235 Union St, Millersburg, PA 17061
Office Phone: (717) 692-9990
Agreement of Sale Dt: 04/17/18
Office Fax: (717) 692-9991
Close Date: 05/31/18
Last List Price: \$175,000.00

[Click to Show Photos](#)

Property Type is 'Residential'
 School District Name County State is 'Upper Dauphin Area (Dauphin, PA)', 'Minersville Area (Schuylkill, PA)', 'Williams Valley (Schuylkill, PA)'
 Status is one of 'Active', 'ComingSoon', 'Pending'
 Status is 'Closed'
 Status Contractual Search Date is 05/29/2018 to 11/30/2017
 Pool is 'Yes - Personal'
 Found 9 results in 0.61 seconds.

[Previous](#) • [Next](#) • 5 of 9

Checked 0

[All](#) • [None](#) • [Page](#)[Agent One-Line display](#)

Display Agent Full

▼ at 1 ▼ per page

☐ 25 Forest Drive, Hegins, PA 17938

Closed

Residential

\$200,000

(25)



1 / 25



Google

Map data ©2018 Google

MLS #: 1003136855
 Tax ID #: [13-05-0037.006](#)
 Ownership Interest: Fee Simple
 Structure Type: Detached
 Levels/Stories: 1
 Garage: No

Beds: 3
 Baths: 3 / 2
 Above Grade Fin SQFT: 1,976 / Estimated
 Price / Sq Ft: 101.21
 Year Built: 1993
 Property Condition: Average+
 Style: Ranch/Rambler
 Central Air: Yes
 Basement: Yes

+ bath
 + sq ft

Location

County: Schuylkill, PA
 MLS Area: Hegins Twp - Schuylkill County (13313)
 Subdivision Name: None Available

School District: Tri-Valley
 High School: Tri-Valley
 Cross Street: Main

Waterfront / Water Access

Water View: No

Taxes and Assessment

Total Taxes / Year: \$2,774 / 2017
 Zoning: MIXED

Tax Assessed Value: \$54,515
 Imprv. Assessed Value: \$47,015
 Land Assessed Value: \$7,500
 Land Use Code: 105

Rooms

Main Level: Full Baths: 2
 Master Bedroom: 14 x 13
 Bedroom: 13 x 13
 Kitchen: 12 x 16, Kitchen - Electric Cooking
 Dining Room: 12 x 14
 Living Room: 17 x 13
 Lower Level 1: Full Baths: 1
 Bedroom: 12 x 14
 Other: 12 x 18
 Other: 14 x 14
 Unspecified: Master Bedroom:

Building Info

Entry Location: Foyer
 Above Grade Fin SQFT: 1,976 / Estimated
 Below Grade Fin SQFT: 1,976 / Estimated
 Total Below Grade SQFT: 1,976 / Estimated
 Total SQFT: 3,952 / Estimated
 Basement Type: Full
 Construction Materials: Vinyl Siding
 Flooring Type: Fully Carpeted

- acreage

Lot

Lot Acres / SQFT: 1a / 43,560sf
 Lot Size Dimensions: 150X400

Interior Features

Interior Features: 2nd Kitchen, Kitchen - Eat-In, Master Bath(s), No Fireplace, Dishwasher, Accessibility Features: None, Lower Floor Laundry

Exterior Features

Exterior Features: Pool: No Pool

Parking

Parking: Off Street Parking

Utilities

Utilities: Central A/C, Heating: Hot Water, Oil, Heating Fuel: Oil, Hot Water, S/W Changeover, Water Source: Public, Sewer: On Site Septic

Remarks

Agent: Commission is paid on the NET. Square footage is estimated as measured by estate executor. Extra keys for garages are on the kitchen counter. Please text or call showing requests to Rhonda Bentz 717-679-9504

Inclusions: Washer, Dryer, Refrigerator

Public: A view to write home about, overlooking the valley. This solid ranch home has too many features to capture here, (supplemental info provided). Possibilities are endless. 2 BR main floor, could be 3 with a slight modification but half of lower level is finished with a complete apartment and a 3rd bedroom, kitchen, LR and bath! Commercial zoning and SEVEN bay garages provide for a multitude of possible uses for this property. Larger garage has restrooms. Home has double washer and dryer hookup. Basement can be entered from inside the home, exterior as well as from the garage. One car garage is attached to the home, other garages are all detached, some are heated, one contains a paint booth and an office for running a business. Lower level of home can be incorporated and used as an extension of the upper level living space or can be used as a completely separate apartment if you choose. All driveway and parking area is macadam. Carpet throughout home. Wide doors and hallways. There are 2 septic tanks on the property. Newer roof.

Listing Office

Listing Agent: Adam Gamble (Lic# RM422500) (717) 269-2424
 Listing Agent Email: adam@adamsgamble.com
 Listing Office: Iron Valley Real Estate (108) (Lic# RB067886)
 Adam Gamble Lic# RM422500
 1958 Quentin Rd, Lebanon, PA 17042
 Office Phone: (717) 769-2986
 Office Email: ironvalley@ironvalleyrealestate.com
 Designated Represent: No

Showing

Appointment Phone: (717) 679-9504 - Schedule a showing
 Showing Contact: Showing Contact 1
 Showing Requirements: Call First, Lockbox-Other Sign on Property: Yes
 Directions: From Route 81, exit 107 to route 209, R on Main, slight left onto Grove Dr., L on Main St., R on Forest, home on left.

Compensation

Buyer Agency Comp: 3% Sub Agency Comp: 0
 Transaction Broker: 0 Dual/Var Comm: Yes

Listing Details

Original Price: \$299,000 Previous List Price: \$225,000
 Listing Agreement Type: Exclusive Right To Sell Owner Name: KENNETH H & ORLEAN O DINGER
 Prospects Excluded: No DOM / CDOM: 185 / 189
 Listing Service Type: Limited Service Original MLS Name: TREND
 Dual Agency: No Off Market Date: 10/03/17
 Original MLS Number: 6927724
 Listing Agreement Dt: 02/14/2017
 Listing Entry Date: 02/14/2017
 Possession: 31-60 Days CD, 61-90 Days CD
 Acceptable Financing: Cash

Sale/Lease Contract

Buyer's Agent: Kay Masser (570) 617-9640
 Buyer's Agent Email: kmasser@comcast.net
 Buyer's Office: BHHS Homesale Realty - Schuylkill Haven (PLHS-SH)
 384 Centre Ave, Schuylkill Haven, PA 17972
 Office Phone: (570) 385-3456 Office Fax: (570) 385-3451
 Buyer's Office Email: abard@homesale.com
 Concessions: No
 Agreement of Sale Dt: 08/20/17
 Close Date: 09/29/17
 Close Price: \$200,000
 Last List Price: \$225,000.00

[Click to Show Photos](#)

Property Type is 'Residential'
 School District Name County State is 'Tri-Valley (Schuylkill, PA)'
 Status is one of 'Active', 'ComingSoon', 'Pending'
 Status is 'Closed'
 Status Contractual Search Date is 05/29/2018 to 06/03/2017
 Structure Type is 'Detached'
 Levels/Stories is '1'
 Style is one of 'Raised Ranch/Rambler', 'Ranch/Rambler'
 Found 9 results in 0.63 seconds.

☐ 173 E Vicki Lane, Elizabethville, PA 17023

Closed

Residential

\$205,000



1 / 25

MLS #: 1001666005
 Tax ID #: [6601107900000000](#)
 Ownership Interest: Fee Simple
 Structure Type: Detached
 Levels/Stories: 2
 Garage: Yes

Beds: 4
 Baths: 2 / 0
 Above Grade Fin SQFT: 2,037
 Price / Sq Ft: 100.64
 Year Built: 1977
 Style: BI-Level
 Central Air: Yes
 Basement: Yes

- 1 bath
 + sq ft

Location

County: Dauphin, PA
 Municipality: Washington
 MLS Area: Washington Twp - Dauphin County (14066)
 Subdivision Name: Unknown

School District: [Upper Dauphin Area](#)
 High School: Upper Dauphin Area

Waterfront / Water Access

Water View: No

Association / Community Info

Other Fees: Monthly

Taxes and Assessment

Total Taxes / Year: \$4,132 / 2017
 Zoning: RESIDENTIAL
 Zoning Description: Residential

Rooms

Upper Level 1:	Bedrooms:	3	Full Baths:	1
	Master Bedroom:	14 x 11		
	Bedroom:	11 x 10		
	Bedroom:	9 x 12		
Lower Level 3:	Bedrooms:	1	Full Baths:	1
	Other:			
	Other:			
	Bedroom:	16 x 14		
Unspecified:	Other:			
	Office:			
	Great Room:			
	Mud Room:			
	Office:			
	Family Room:			
	Other:			
	Great Room:			
	Laundry:			
	Other:	19 x 12		
	Laundry:	14 x 16		
	Kitchen:	13 x 10		
	Dining Room:	11 x 11		
	Den:			
	Bedroom:			
	Bedroom:			

Building Info

Above Grade Fin SQFT: 2,037
 Total Fin SQFT: 2,037 / Assessor
 Total SQFT: 2,037 / Assessor
 Foundation Details: Block
 Basement Type: Daylight, Partial, Fully Finished, Walkout Level

Construction Materials: Brick, Frame, Vinyl Siding
 Roof: Asphalt, Fiberglass

Lot

Lot Acres / SQFT: 0.32a / Plat Map/Survey
 Fencing: Chain Link, Other, Vinyl

Road:
 Lot Features

Boro/Township, City/County
 Corner

Interior Features

Interior Features: Dining Area, Intercom, WhirlPool/HotTub, 2 Fireplace(s), Gas/Propane, Dishwasher, Dryer, Microwave, Oven/Range-Electric, Refrigerator, Washer, Accessibility Features: None, Smoke Detector

Exterior Features

Exterior Features: Exterior Lighting, Deck(s), Patio(s), Porch(es), Pool: Yes - Personal, Personal Pool Features: In Ground Pool

Parking

Parking: Attached Garage, 3-Car Garage, 3 Attached Garage Spaces, Garage Door Opener, 3 Total Garage and Parking Spaces

Utilities

Utilities: Cable TV Available, Central A/C, Electric Service: 200+ Amp Service, Heating: Baseboard, Heat Pump(s), Heating Fuel: Electric, Water Source: Private, Public

Remarks

Agent: See associated documents for offer instructions. Inspections (including hot tub) and WDI done. All up to govt loan standards. Updated SPD to follow.

Public: Fantastic house for the price! 3 bedroom/2 full bath. Vaulted guest room w/bay window leads to the in-ground heated pool. Hot tub room looks out over secluded patio. Downstairs family room with 4th bedroom/full bath. New floor in Laundry room. Large Mud room leads to Hobby room/office. 3 car garage w/stairs to massive storage area. Internal blinds in all windows. Includes Radon Safeguard Program. Recent improvements completed to FHA/VA standards. All appliances convey.

Listing Office

Listing Agent: LAUREL WINDSOR (Lic# RS328164) (717) 514-6002

Listing Agent Email: laurelwa@gmail.com

Listing Office: Berkshire Hathaway HomeServices Homesale Realty (HOMESALE009) (Lic# RO015447L)

Scott Lederer Lic# 17346

3435 Market St, Camp Hill, PA 17011

(717) 583-4663

Office Fax

(717) 761-8837

Co-Listing Agent: TRICIA WATKINS

(717) 578-1773

Co-Listing Agent Email: twalkins2258@gmail.com

Designated Represent: No

Showing

Showing Requirements: Call First - Showing Contact - Schedule a showing

Directions: Route 225 N to Elizabethtown, Left at Light Route 209 S, L/on Bickle Crossing, L/on East Vicki Lane to last home on the left.

Lock Box Type:

Combo, Supra

Compensation

Buyer Agency Comp: 3% Of Gross
 Transaction Broker: 0% Of Gross
 Sub Agency Comp: 0% Of Gross
 Dual/Var Comm: No

Listing Details

Original Price: \$219,000
 Listing Agrmt Type: Exclusive Right To Sell
 Prospects Excluded: No
 Dual Agency: No
 Original MLS Number: 10308670
 Listing Agreement Dt: 10/06/2017
 Listing Entry Date: 10/06/2017
 Acceptable Financing: Cash, Conventional, FHA, VA

Previous List Price: \$209,900
 DOM / CDOM: 138 / 138
 Original MLS Name: GHAR
 Off Market Date: 03/23/18
 Federal Flood Zone: No

Sale/Lease Contract

Buyer's Agent: Margie Yohn Lic# RS173920L (717) 644-3812

Buyer's Agent Email: margie@beringrealestate.com

Buyer's Office: Bering Real Estate Co. (120)

Robert Bering Lic# RM423085

1038 Main St, Palmyra, PA 17078

(717) 641-3729

Office Phone: rbering@beringrealestate.com

Buyer's Office Email:

Concessions:

Concessions Amount: \$5,750

Agreement of Sale Dt: 02/20/18

Close Date: 03/22/18

Close Sale Term: Standard Sale

Close Price: \$205,000

Buyer Financing: Conventional

Last List Price: \$204,900.00

Click to Show Photos

Property Type is 'Residential'

School District Name County State is 'Upper Dauphin Area (Dauphin, PA); 'Minersville

Area (Schuylkill, PA); 'Williams Valley (Schuylkill, PA)'

CMA - Keefer

Subject: Fwd: Question

From: Justine Keefer <justinekeefer912@gmail.com>

Date: 6/7/2018 1:30 PM

To: "dabsheppardlaw@comcast.net" <dabsheppardlaw@comcast.net>

Hi Deb-

Can you let Attorney Sheppard know that \$175,000 is now what the realtor is saying.

Thank you,
Justine Keefer

----- Forwarded message -----

From: Valerie Specht <valeriespecht@hotmail.com>

Date: Thu, Jun 7, 2018 at 9:44 AM

Subject: Re: Question

To: Justine Keefer <justinekeefer912@gmail.com>

Yes, I would think a list price of \$175,000 would be realistic but remain open to negotiating from there (due to pool). I would certainly get quotes for what it would take to fix the pool so that any buyer coming in would know exactly what it would take to repair it.

Hope this helps.

Take Care,
Valerie

Valerie E. Specht, REALTOR®

Magnolia Realty Services

30 W. Main Street

Elizabethville, PA 17023

717-362-HOME

570-898-1779 (cell)

[Consumer Notice](#)

From: Justine Keefer <justinekeefer912@gmail.com>

Sent: Thursday, June 7, 2018 9:09 AM

To: Valerie Specht

Subject: Re: Question

So as is today is \$175,000 realistic?

On Thu, Jun 7, 2018 at 9:07 AM Valerie Specht <valeriespecht@hotmail.com> wrote:

Hi Justine- I think in order to get the higher amount you will need to work on the pool and the basement....

Previous - Next - 7 of 9

Checked 0

All - None - Page

Agent One-Line display

Display Agent Full

▼ at 1 ▼ per page

314-1 W Walnut Street, Valley View, PA 17983

Closed

Residential

\$133,500

(25)

H

BS SS

S



1 / 25 Exterior Front

Google

Map data ©2018 Google

MLS #: 1001268311
 Tax ID #: 13-08-0072
 Ownership Interest: Fee Simple
 Structure Type: Detached
 Levels/Stories: 1
 Garage: Yes

Beds: 3
 Baths: 1 / 0
 Above Grade Fin SQFT: 1,230 / Estimated
 Price / Sq Ft: 108.54
 Year Built: 1978
 Style: Ranch/Rambler
 Central Air: Yes
 Basement: Yes

- 1 bath
 - sqft

Location

County: Schuylkill, PA
 MLS Area: Hegins Twp - Schuylkill County (13313)
 Subdivision Name: Valley View

School District: Tri-Valley
 High School: Tri-Valley
 Cross Street: Vista Rd

Waterfront / Water Access

Water View: No

Taxes and Assessment

Total Taxes / Year: \$1,815 / 2017
 Zoning: R-2

Tax Assessed Value: \$34,835
 Imprv. Assessed Value: \$27,335
 Land Assessed Value: \$7,500
 Land Use Code: 101

Rooms

Main Level:

Full Baths: 1

Building Info

Entry Location: Living Room
 Above Grade Fin SQFT: 1,230 / Estimated
 Total SQFT: 1,230 / Estimated
 Foundation Details: Brick/Mortar
 Basement Type: Full, Unfinished

Construction Materials: Aluminum Siding, Brick
 Flooring Type: Fully Carpeted, Vinyl
 Roof: Shingle

Lot

Lot Acres / SQFT: 0.9a / 39,204sf

Lot Size Dimensions: IRREGULAR
 Lot Features: Front Yard, Irregular, Open, Rear Yard, SideYard(s)

- acreage

Interior Features

Interior Features: Butler's Pantry, Kitchen - Eat-In, Kitchen - Island, No Fireplace, Built-In Range, Accessibility Features: None, Main Floor Laundry

Exterior Features

Exterior Features: Exterior Lighting, Deck(s), Porch(es), Pool: No Pool

Parking

Parking: Attached Garage, Off Street Parking, 1-Car Garage, 1 Attached Garage Spaces, 1 Total Garage and Parking Spaces

Utilities

Utilities: Central A/C, Electric Service: 200+ Amp Service, Heating: Forced Air, Oil, Propane, Heating Fuel: Bottled Gas/Propane, Oil, Hot Water: Oil, Water Source: Public, Sewer: On Site Septic

Remarks

Remarks: Microwave & garbage disposal not working. Property being sold AS IS. AC in back right bedroom closet, drains into sump pit. Seller will be there, an elderly woman.

5/29/2018

Matrix

Exclusions:

Appliances, Washer & Dryer Plus Upright Freezer In Basement

Public:

Beautiful 3 bedroom 1 bath ranch on .9 acres. Macadam driveway, 4 Season room with attached deck for entertaining or pure enjoyment. Wood laminate floored Kitchen has island work space, loads of cabinets and separate dining area. Wall-to-wall carpeting in living rm & 2 bedrooms and 3rd bedroom has wood laminate floor. All bedrooms have ample closet space. Pull-down attic in garage for storage. Washer & dryer in garage area. Full unfinished basement with cabinets, extra stall shower, newer furnace & water heater. CA, one-car garage with auto opener plus add'l off-street parking. Roof in '08, walk-in shower in main bath in '15. Propane heater in 4-season room and garage, furnace & water heater in '96. Large shed on property for all your lawn implements and toys.

Listing Office

Listing Agent	<u>Kay Masser (Lic# Unknown)</u>	(570) 617-9640
Listing Agent Email	<u>kmasser@comcast.net</u>	
Listing Office	<u>BHHS Homesale Realty - Schuylkill Haven (PLHS-SH) (Lic# Unknown)</u>	
	384 Centre Ave, Schuylkill Haven, PA 17972	
Office Phone	(570) 385-3456	Office Fax
Office Email	<u>ahard@homesale.com</u>	(570) 385-3451
Designated Represent	No	

Showing

Appointment Phone	(866) 852-6347	- Schedule a showing
Showing Contact:	Showing Contact 1	Lock Box Location:
Showing Requirements:	24 Hour Notice, Agent or Owner to be Present, Lockbox-Combo, Schedule Online	50041196215
		Yes
Directions:	209S to 25W to Lt on Vista Rd , Rt on Walnut. Sign at Driveway.	

Compensation

Buyer Agency Comp	3%	Sub Agency Comp	NONE
Transaction Broker:	NONE	Dual/Var Comm	No

Listing Details

Original Price:	\$139,900	Previous List Price:	\$139,900
Listing Agrmnt Type:	Exclusive Right To Sell	Owner Name:	ROBERT L & NORMA J ADAMS
Prospects Excluded:	No	DOM / CDOM	100 / 100
Dual Agency:	No	Original MLS Name:	TREND
Original MLS Number:	7005657	Off Market Date:	10/20/17
Listing Agreement Dt:	06/19/2017		
Listing Entry Date:	06/19/2017		
Possession:	31-60 Days CD, 61-90 Days CD		
Acceptable Financing:	Cash		

Sale/Lease Contract

Buyer's Agent	<u>Kay Masser</u>	(570) 617-9640
Buyer's Agent Email	<u>kmasser@comcast.net</u>	
Buyer's Office:	<u>BHHS Homesale Realty - Schuylkill Haven (PLHS-SH)</u>	
	384 Centre Ave, Schuylkill Haven, PA 17972	
Office Phone:	(570) 385-3456	Office Fax
Buyer's Office Email:	<u>ahard@homesale.com</u>	(570) 385-3451
Concessions:	No	
Agreement of Sale Dt:	09/26/17	Close Date
		10/18/17
		Close Price
		\$133,500
		Last List Price
		\$139,900.00

[Click to Show Photos](#)

Property Type is 'Residential'

School District Name County State is 'Tri-Valley (Schuylkill, PA)'

Status is one of 'Active', 'Coming Soon', 'Pending'

Status is 'Closed'

Status Contractual Search Date is 05/29/2018 to 06/03/2017

Structure Type is 'Detached'

Levels/Stories is '1'

Style is one of 'Raised Ranch/Rambler', 'Ranch/Rambler'

Found 9 results in 0.63 seconds.

Previous · Next · 3 of 9

Checked 0

All · None · Page

Agent One-Line display

Display Agent Full

▼ at 1 ▼ per page

1645 Ridge Road, Klingerstown, PA 17941

Closed

Residential

\$152,000

(14)

H

BS SS

H



1 / 14



MLS #
Tax ID #
Ownership Interest
Structure Type
Levels/Stories
Garage:

1004113489
31-06-0010.000
Fee Simple
Detached
1
Yes

Beds:
Baths:
Year Built:
Style:
Central Air
Basement:

3
1 / 0
2000
Ranch/Rambler
No
Yes

- 1 bath

Location

County: Schuylkill, PA
MLS Area: Upper Mahantongo Twp - Schuylkill County (13331)
Subdivision Name: Mahantongo Street

School District: Tri-Valley
Cross Street: Rt 125

Waterfront / Water Access

Water View: No

Taxes and Assessment

Total Taxes / Year: \$1,620 / 2017
Zoning: R

Tax Assessed Value: \$35,135

Rooms

Main:

Master Bedroom 14 x 12
Bedroom 14 x 12
Bedroom 12 x 10
Kitchen 14 x 12, Kitchen - Electric Cooking
Dining Room 14 x 12
Family Room 15 x 15
Living Room 22 x 14

Unspecified:

Master Bedroom

Building Info

Basement Type:

Full

Construction Materials:

Vinyl Siding

Lot

Lot Acres / SQFT:

0.52a / 22,651sf

Lot Size Dimensions:

150X150

- acreage

Interior Features

Interior Features:

Kitchen - Eat-In, No Fireplace, Accessibility Features: None, Main Floor Laundry

- Central A/C

Exterior Features

Exterior Features:

Pool: No Pool

Parking

Parking:

Off Street Parking, 2-Car Garage, 2 Total Garage and Parking Spaces

- 1 car garage

Utilities

Utilities:

None, Heating: Oil, Heating Fuel: Oil, Hot Water: Oil, Water Source: Well, Sewer: On Site Septic

TMA

Remarks

Agent:

None

Public:

If you are in the market for a well built well cared for property in the Mahantongo Valley look no more. Set back and relax in your family room and just look at the amazing view. The home also offers a large eat-in Kitchen 3 private Bedrooms large

5/29/2018

Matrix

Living Room. Come and look at the possibilities this walk-out basement offers to double your living square feet. Call today to set up your private showing

Listing Office

Listing Agent:	<u>Rob Fetterolf</u> (Lic# Unknown)	(570) 875-2045
Listing Agent Email:	<u>godit@losch.net</u>	
Listing Office:	<u>Realty World-We Get Results</u> (RLTYWRLD) (Lic# Unknown)	
	107 Centre St, Ashland, PA 17921	
Office Phone:	(570) 875-2045	Office Fax: (866) 517-8996
Office Email:	<u>weggetresults@verizon.net</u>	
Designated Represent:	No	

Showing

Appointment Phone:	(570) 590-3070	- Schedule a showing
Showing Contact:	Showing Contact 1	Sign on Property: Yes
Directions:	From Hegins Rt 125 to Pitman Left onto Ridge Road (@ Jacks Spot- Purple Pump) to just past Winery to top of hill house on left	

Compensation

Buyer Agency Comp:	3%	Dual/Var Comm:	No
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Listing Details

Original Price:	\$169,900	Previous List Price:	\$169,900
Listing Agrmnt Type:	Exclusive Right To Sell	Owner Name:	HAIN-WILLIARD
Prospects Excluded:	No	DOM / C DOM:	17 / 17
Dual Agency:	No	Original MLS Name:	TREND
Original MLS Number:	7080212	Off Market Date:	12/20/17
Listing Agreement Dt:	11/04/2017		
Listing Entry Date:	11/04/2017		
Acceptable Financing:	Conventional		

Sale/Lease Contract

Buyer's Agent:	<u>Rob Fetterolf</u>	(570) 875-2045
Buyer's Agent Email:	<u>godit@losch.net</u>	
Buyer's Office:	<u>Realty World-We Get Results</u> (RLTYWRLD)	
	107 Centre St, Ashland, PA 17921	
Office Phone:	(570) 875-2045	Office Fax: (866) 517-8996
Buyer's Office Email:	<u>weggetresults@verizon.net</u>	
Commission:	No	
Agreement of Sale Dt:	11/16/17	
		Close Date: 12/20/17
		Close Price: \$152,000
		Last List Price: \$169,900.00

[Click to Show Photos](#)

Property Type is 'Residential'

School District Name County State is 'Tri-Valley (Schuylkill, PA)'

Status is one of 'Active', 'ComingSoon', 'Pending'

Status is 'Closed'

Status Contractual Search Date is 05/29/2018 to 06/03/2017

Structure Type is 'Detached'

Levels/Stories is '1'

Style is one of 'Raised Ranch/Rambler', 'Ranch/Rambler'

Found 9 results in 0.63 seconds.

listed \$169,900
Sold \$152,000

5/29/2018

Matrix

Criteria Map Results

Previous · Next · 4 of 9

Checked 0

All · None · Page

Agent One-Line display

Display Agent Full

▼ at 1 ▼ per page

207 W Main Street, Valley View, PA 17983

Closed

Residential

[?] \$159,900

[?] (23) [?]

[?] [?]

[?] [?] B\$ S\$ [?]

[?]



[?]

1 / 23 View

Google

Map data ©2018 Google

MLS #: 1003138373
 Tax ID #: 13-18-0022
 Ownership Interest: Fee Simple
 Structure Type: Detached
 Levels/Stories: 1
 Garage: Yes

Beds: 3
 Baths: 1 / 1
 Above Grade Fin SQFT: 1,540
 Price / Sq Ft: 103.83
 Year Built: 1950
 Property Condition: Average+
 Style: Ranch/Rambler
 Central Air: No
 Basement: Yes

- sqft

Location

County: Schuylkill, PA
 MLS Area: Hegins Twp - Schuylkill County (13313)
 Subdivision Name: Valley View

School District: Tri-Valley
 High School: Tri-Valley
 Cross Street: Post Rd

Waterfront / Water Access

Water View: No

Taxes and Assessment

Total Taxes / Year: \$1,401 / 2017
 Zoning: RES

Tax Assessed Value: \$26,885
 Impr. Assessed Value: \$19,385
 Land Assessed Value: \$7,500
 Land Use Code: 101

Rooms

Main Level

Master Bedroom: 14 x 18
 Bedroom: 11 x 11
 Kitchen: 9 x 13, Kitchen - Electric Cooking, Pantry
 Dining Room: 11 x 13
 Living Room: 18 x 23, Fireplace - Other
 Other: 6 x 9

Full Baths: 1

Half Baths: 1

- full bath

Second Level

Laundry: 7 x 7
 Family Room: 18 x 25
 Bedroom: 12 x 13

Unspecified

Master Bedroom: Walk-In Closet(s)
 Attic: Attic - Walk-Up

Building Info

Above Grade Fin SQFT: 1,540
 Below Grade Fin SQFT: 1,000 / Estimated
 Total Below Grade SQFT: 1,000 / Estimated
 Total SQFT: 2,540 / Estimated
 Basement Type: Full

Construction Materials:
 Flooring Type:
 Roof:

Vinyl Siding
 Fully Carpeted, Tile/Brick, Wood
 Pitched, Shingle

- acreage

Lot

Lot Acres / SQFT: 0.53a / 23,087sf

Lot Size Dimensions:
 Lot Features:

120X191
 Front Yard, Rear Yard

Interior Features

Interior Features: Butlers Pantry, Ceiling Fan(s), Kitchen - Eat-In, 2 Fireplace(s), Brick, Accessibility Features: None, Basement Laundry

Exterior Features

https://matrix.brightmls.com/Matrix/Results.aspx?c=AAEAAAD*****AQAAAAAAAAAFAQAAAFQAAAAAGAGAAAAQyMDM1BwMAAAABNwYEAAAAATKKBgUAAA/

Case 5:18-bk-02518-RNO Doc 1 Filed 06/13/18 Entered 06/13/18 09:08:46 Desc

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5/29/2018

Matrix

Exterior Features:

Deck(s), Pool: No Pool

Parking

Parking:

Attached Garage, Off Street Parking, 1-Car Garage, 1 Attached Garage Spaces, 1 Total Garage and Parking Spaces, Private Parking

Utilities

Utilities:

Wall Unit, Electric Service: 200+ Amp Service, Heating: Coal, Electric, Wood Burn Stove, Heating Fuel: Coal, Electric, Wood, Hot Water: Electric, Water Source: Public, Sewer: On Site Septic

- no A/C

Remarks

Agent:

Seller continues to make some improvements to the home as listed below. New laundry room flooring, basement exit steps, finish mulching in back of house, mortar bricks in living room in front of fireplace, paint/complete closet in bedroom two, pains bathroom above tub.

Inclusions:

Refrigerator, Stove, Dishwasher, Microwave.

Public:

Enjoy single floor living with this completely renovated 3 bedrooms and 1.5 bath ranch home, situated on approximately a half of an acre in beautiful Valley View. Brand new front deck offers an inviting feel to this home, welcomed by the newly tiled entrance that leads to the gorgeous kitchen, featuring soft close cabinetry accentuated with corian countertops, tile glass backplash, and stainless steel appliances. The living room offers a large open space highlighted by the brick fireplace and built-in bookcases. Full bathroom on the main level has been completed with tile floors, double bowl sink vanity with beautiful and durable finishes. A large open basement with coal and electric fireplace, cedar walls offers an additional 1,000 square feet of living space. New barn doors separate the family room living space from the lower level bedroom that features a walk-in closet. Laundry room is located on the lower level, as well as a separate utility room with outside access to the back yard. New 200 amp electrical service. The exterior of the home includes a brand new roof, vinyl siding, paved driveway that leads to the one car built-in garage, front deck, walkway to the front door, landscaping, new french drain system has been installed. The back yard will hold large summer gatherings, picnics in a very relaxing atmosphere, with a fire pit and two mature trees that offer plenty of shade. This home is located within close proximity to many amenities Valley View has to offer!

Listing Office

Listing Agent:

Silvia E. Schwartz (Lic# RS311006)

(570) 294-8245

Listing Agent Email:

sschwartz@homesale.com

Listing Office:

BHHS Homesale Realty - Schuylkill Haven (PLHS-SH) (Lic# Unknown)

384 Centre Ave, Schuylkill Haven, PA 17972

Office Phone:

(570) 385-3456

Office Fax:

(570) 385-3451

Office Email:

abard@homesale.com

Designated Represent:

No

Showing

Appointment Phone:

(800) 746-9464

- Schedule a showing

Showing Contact:

Showing Contact 1

Sign on Property:

Yes

Showing Requirements:

Call First

Directions:

Rt 25 west on left just before entering Valley View. Across from Buffington-Reed Funeral Home. Sign on Property

Compensation

Buyer Agency Comp:

3%

Dual/Var Comm:

No

Listing Details

Original Price:

\$179,900

Previous List Price:

\$179,900

Listing Agent Type:

Exclusive Right To Sell

Owner Name:

WILLIAM & REBECCA TOOTHAKER

Prospects Excluded:

No

DOM / CDOM:

4 / 4

Dual Agency:

No

Original MLS Name:

TREND

Original MLS Number:

7025116

Off Market Date:

09/26/17

Listing Agreement Dt:

07/25/2017

Listing Entry Date:

07/25/2017

Possession:

Immediate

Acceptable Financing:

Conventional

Sale/Lease Contract

Buyer's Agent:

Silvia E. Schwartz Lic# RS311006

(570) 294-8245

Buyer's Agent Email:

sschwartz@homesale.com

Buyer's Office:

BHHS Homesale Realty - Schuylkill Haven (PLHS-SH)

384 Centre Ave, Schuylkill Haven, PA 17972

Office Phone:

(570) 385-3456

Office Fax:

(570) 385-3451

Buyer's Office Email:

abard@homesale.com

Concessions:

Yes

Concessions Amount:

\$895

Agreement of Sale Dt:

07/27/17

Close Date:

09/26/17

Close Price:

\$159,900

Last List Price:

\$179,900.00

Click to Show Photos

Property Type is 'Residential'

School District Name County State is 'Tri-Valley (Schuylkill, PA)'

Status is one of 'Active', 'ComingSoon', 'Pending'

Status is 'Closed'

Status Contractual Search Date is 05/29/2018 to 06/03/2017

Structure Type is 'Detached'

Levels/Stories is '1'

Style is one of 'Raised Ranch/Rambler', 'Ranch/Rambler'

301 W Broad Street, Elizabethville, PA 17023

Pending

Residential

\$175,000



1 / 28 Welcome to 301 W. Broad Street

MLS #	1000395158
Tax ID #	<u>26-003-012-000-0000</u>
Ownership Interest	Fee Simple
Structure Type	Detached
Levels/Stories	2
Garage	Yes

Bed(s)	3
Bath(s)	1 / 1
Above Grade Fin SQFT	1,161 / Assessor
Price / Sq Ft	150.73
Year Built	1967
Style	Bi-Level
Central Air	No
Basement	Yes

Location

County:	Dauphin, PA
Municipality:	Elizabethville Boro
MLS Area:	Elizabethville Boro - Dauphin County (14026)
Subdivision Name:	Unknown

School District:	<u>Upper Dauphin Area</u>
High School:	<u>Upper Dauphin Area</u>

Waterfront / Water Access

Water View	No
------------	----

Taxes and Assessment

Total Taxes / Year	\$3,143 / 2018	Tax Assessed Value:	\$100,900
School Tax	\$1,844	Impv. Assessed Value:	\$79,500
County Tax	\$729 / Annually		
City/Town Tax	\$570 / Annually		
Zoning:	RESIDENTIAL		

Rooms

Adult Level	Bedrooms	3	Full Baths	1
	Living Room	19 x 14, Ceiling Fan(s), Flooring - Laminate		
	Dining Room	, Ceiling Fan(s), Flooring - Laminate		
	Kitchen	11 x 18, Ceiling Fan(s), Flooring - Laminate		
	Master Bedroom	11 x 16, Ceiling Fan(s), Flooring - Laminate		
	Bedroom	10 x 9, Ceiling Fan(s), Flooring - Laminate		
	Bedroom	9 x 14, Ceiling Fan(s), Flooring - Laminate		
	Full Bath			

(Lower Level)	Family Room Half Bath	12 x 18, Ceiling Fan(s), Flooring - Carpet	Half Bath	1
---------------	--------------------------	--	-----------	---

Building Info

Above Grade Fin SQFT:	1,161 / Assessor	Construction Materials:	Brick, Vinyl Siding
Total Fin SQFT:	1,161 / Assessor	Roof	Composite
Tax Total Fin SQFT:	1,161		
Total SQFT:	1,161 / Assessor		
Basement Type:	Partially Finished, Sump Pump, Walkout Level		

Lot

Lot Acres / SQFT:	0.41a / sf / Assessor	Lot Features	Cleared, Landscaping
Fencing:	Chain Link		

Interior Features

Interior Features: 1 Fireplace(s), Dishwasher, Microwave, Oven/Range-Electric, Accessibility Features: None, Basement Laundry

Exterior Features

Exterior Features: Extensive Hardscape, Deck(s), Patio(s), Porch(es), Screened Pool, Yes - Personal, Personal Pool Features: In Ground Pool

Case 5:18-bk-03518-BNC Doc 1 Filed 06/13/18 Entered 06/13/18 09:08:16 Desc

Previous · Next · 5 of 9

Checked 0

All · None · Page

Agent One-Line display

Display Agent Full

▼ at 1 ▼ per page

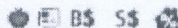
25 Forest Drive, Hegins, PA 17938

Closed

Residential

\$200,000

(25)



1 / 25

Google

Map data ©2018 Google

MLS #: 1003136855
 Tax ID #: 13-05-0037.006
 Ownership Interest: Fee Simple
 Structure Type: Detached
 Levels/Stories: 1
 Garage: No

Beds: 3
 Baths: 3 / 2
 Above Grade Fin SQFT: 1,976 / Estimated
 Price / Sq Ft: 101.21
 Year Built: 1993
 Property Condition: Average+
 Style: Ranch/Rambler
 Central Air: Yes
 Basement: Yes

+ bath
 + sq ft

Location

County: Schuylkill, PA
 MLS Area: Hegins Twp - Schuylkill County (13313)
 Subdivision Name: None Available

School District: Tri-Valley
 High School: Tri-Valley
 Cross Street: Main

Waterfront / Water Access

Water View: No

Taxes and Assessment

Total Taxes / Year: \$2,774 / 2017
 Zoning: MIXED

Tax Assessed Value: \$54,515
 Imprv. Assessed Value: \$47,015
 Land Assessed Value: \$7,500
 Land Use Code: 105

Rooms

Main Level: Full Baths: 2
 Master Bedroom: 14 x 13
 Bedroom: 13 x 13
 Kitchen: 12 x 16, Kitchen - Electric Cooking
 Dining Room: 12 x 14
 Living Room: 17 x 13
 Lower Level 1: Full Baths: 1
 Bedroom: 12 x 14
 Other: 12 x 18
 Other: 14 x 14
 Unspecified: Master Bedroom:

Building Info

Entry Location: Foyer
 Above Grade Fin SQFT: 1,976 / Estimated
 Below Grade Fin SQFT: 1,976 / Estimated
 Total Below Grade SQFT: 1,976 / Estimated
 Total SQFT: 3,952 / Estimated
 Basement Type: Full

Construction Materials: Vinyl Siding
 Flooring Type: Fully Carpeted

- acreage

Lot

Lot Area / SQFT: 1a / 43,560sf

Lot Size Dimensions: 150X400

Interior Features

Interior Features: 2nd Kitchen, Kitchen - Eat-In, Master Bath(s), No Fireplace, Dishwasher, Accessibility Features: None, Lower Floor Laundry

Exterior Features

Exterior Features: Pool: No Pool

5/29/2018

Matrix

Parking
Parking: Off Street Parking

Utilities
Utilities: Central A/C, Heating: Hot Water, Oil, Heating Fuel: Oil, Hot Water, S/W Changeover, Water Source: Public, Sewer: On Site Septic

Remarks
Agent: Commission is paid on the NET. Square footage is estimated as measured by estate executor. Extra keys for garages are on the kitchen counter. Please text or call showing requests to Rhonda Bentz 717-679-9504
Inclusions: Washer, Dryer, Refrigerator
Public: A view to write home about, overlooking the valley. This solid ranch home has too many features to capture here, (supplemental info provided). Possibilities are endless. 2 BR main floor, could be 3 with a slight modification but half of lower level is finished with a complete apartment and a 3rd bedroom, kitchen, LR and bath! Commercial zoning and SEVEN bay garages provide for a multitude of possible uses for this property. Larger garage has restrooms. Home has double washer and dryer hookup. Basement can be entered from inside the home, exterior as well as from the garage. One car garage is attached to the home, other garages are all detached, some are heated, one contains a paint booth and an office for running a business. Lower level of home can be incorporated and used as an extension of the upper level living space or can be used as a completely separate apartment if you choose. All driveway and parking area is macadam. Carpet throughout home. Wide doors and hallways. There are 2 septic tanks on the property. Newer roof.

Listing Office
Listing Agent: Adam Gamble (Lic# RM422500) (717) 269-2424
Listing Agent Email: adam@adamsgamble.com
Listing Office: Iron Valley Real Estate (108) (Lic# RB067886)
Adam Gamble Lic# RM422500
1958 Quentin Rd, Lebanon, PA 17042
(717) 769-2986
Office Phone: ironvalley@ironvalleyrealestate.com
Office Email: ironvalley@ironvalleyrealestate.com
Designated Represent: No

Showing
Appointment Phone: (717) 679-9504 - Schedule a showing
Showing Contact: Showing Contact 1
Showing Requirements: Call First, Lockbox-Other Sign on Property: Yes
Directions: From Route 81, exit 107 to route 209, R on Main, slight left onto Grove Dr., L on Main St., R on Forest, home on left.

Compensation
Buyer Agency Comp: 3% Sub Agency Comp: 0
Transaction Broker: 0 Dual/Var Comm: Yes

Listing Details
Original Price: \$299,000 Previous List Price: \$225,000
Listing Agent Type: Exclusive Right To Sell Owner Name: KENNETH H & ORLEAN O DINGER
Prospects Excluded: No DOM / CDOM: 185 / 189
Listing Service Type: Limited Service Original MLS Name: TREND
Dual Agency: No Off Market Date: 10/03/17
Original MLS Number: 6927724
Listing Agreement Dt: 02/14/2017
Listing Entry Date: 02/14/2017
Possession: 31-60 Days CD, 61-90 Days CD
Acceptable Financing: Cash

Sale/Lease Contract
Buyer's Agent: Kay Masser (570) 617-9640
Buyer's Agent Email: kmasser@comcast.net
Buyer's Office: BHHS Homesale Realty - Schuylkill Haven (PLHS-SH)
384 Centre Ave, Schuylkill Haven, PA 17972
Office Phone: (570) 385-3456 Office Fax: (570) 385-3451
Buyer's Office Email: abard@homesale.com
Concessions: No
Apreement of Sale Dt: 08/20/17
Close Date: 09/29/17
Close Price: \$200,000
Last List Price: \$225,000.00

Click to Show Photos

Property Type is 'Residential'
School District Name County State is 'Tri-Valley (Schuylkill, PA)'
Status is one of 'Active', 'ComingSoon', 'Pending'
Status is 'Closed'
Status Contractual Search Date is 05/29/2018 to 06/03/2017
Structure Type is 'Detached'
Levels/Stories is '1'
Style is one of 'Raised Ranch/Rambler', 'Ranch/Rambler'
Found 9 results in 0.63 seconds.

Previous · Next · 9 of 9

Checked 0

All · None · Page

Agent One-Line display

Display Agent Full

▼ at 1 ▼ per page

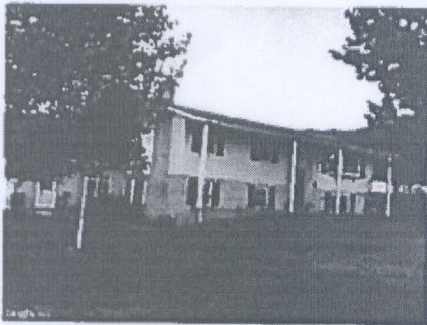
173 E Vicki Lane, Elizabethtown, PA 17023

Closed

Residential

\$205,000

(25) [Icons]



1 / 25

MLS # 1001666005
 Tax ID # 6601107200000000
 Ownership Interest Fee Simple
 Structure Type Detached
 Levels/Stories 2
 Garage Yes

Beds 4
 Baths 2 / 0
 Above Grade Fin SQFT 2,037
 Price / Sq Ft 100.64
 Year Built 1977
 Style Bi-Level
 Central Air Yes
 Basement Yes

- 1 bath
 + sq ft

Location

County Dauphin, PA
 Municipality Washington
 MLS Area Washington Twp - Dauphin County (14066)
 Subdivision Name Unknown

School District Upper Dauphin Area
 High School Upper Dauphin Area

Waterfront / Water Access

Water View No

Association / Community Info

Other Fees Monthly

Taxes and Assessment

Total Taxes / Year \$4,132 / 2017
 Zoning RESIDENTIAL
 Zoning Description Residential

Rooms

Upper Level 1:	Bedrooms:	3	Full Baths:	1
	Master Bedroom:	14 x 11		
	Bedroom:	11 x 10		
	Bedroom:	9 x 12		
Lower Level 2:	Bedrooms:	1	Full Baths:	1
	Other:			
	Other:			
	Bedroom:	16 x 14		
Unspecified:	Other:			
	Office:			
	Great Room:			
	Mud Room:			
	Office:			
	Family Room:			
	Other:			
	Great Room:			
	Laundry:			
	Other:	19 x 12		
	Laundry:	14 x 16		
	Kitchen:	13 x 10		
	Dining Room:	11 x 11		
	Den:			
	Bedroom:			
	Bedroom:			

5/29/2018

Matrix

Building Info

Above Grade Fin SQFT:
Total Fin SQFT:
Total SQFT:
Foundation Details:
Basement Type:

2,037
2,037 / Assessor
2,037 / Assessor
Block
Daylight, Partial, Fully Finished, Walkout Level

Construction Materials
Roof

Brick, Frame, Vinyl Siding
Asphalt, Fiberglass

Lot

Lot Acres / SQFT:
Fencing

0.32a / Plat Map/Survey
Chain Link, Other, Vinyl

Road:
Lot Features

Boro/Township, City/County
Corner

- acreage

+ fireplace

Interior Features

Interior Features:

Dining Area, Intercom, WhirlPool/HotTub, 2 Fireplace(s), Gas/Propane, Dishwasher, Dryer, Microwave, Oven/Range-Electric, Refrigerator, Washer, Accessibility Features: None, Smoke Detector

Exterior Features

Exterior Features:

Exterior Lighting, Deck(s), Patio(s), Porch(es), Pool: Yes - Personal, Personal Pool Features: In Ground Pool

Parking

Parking:

Attached Garage, 3-Car Garage, 3 Attached Garage Spaces, Garage Door Opener, 3 Total Garage and Parking Spaces

+ 2 garage

Utilities

Utilities:

Cable TV Available, Central A/C, Electric Service: 200+ Amp Service, Heating: Baseboard, Heat Pump(s), Heating Fuel: Electric, Water Source: Private, Public

Remarks

Agent:

See associated documents for offer instructions, inspections (including hot tub) and WDI done. All up to govt loan standards. Updated SPD to follow.

Public:

Fantastic house for the price! 3 bedroom/2 full bath. Vaulted guest room w/bay window leads to the in-ground heated pool. Hot tub room looks out over secluded patio. Downstairs family room with 4th bedroom/full bath. New floor in Laundry room. Large Mud room leads to Hobby room/office. 3 car garage w/stairs to massive storage area. Internal blinds in all windows. Includes Radon Safeguard Program. Recent improvements completed to FHA/VA standards. All appliances convey.

+ hot tub

Listing Office

Listing Agent
Listing Agent Email
Listing Office:

LAUREL WINDSOR (Lic# RS328164)

(717) 514-6002

laurelwa@gmail.com

Berkshire Hathaway HomeServices Homesale Realty (HOMESALE009) (Lic# RO015447L)

Scott Lederer Lic# 17346

3435 Market St, Camp Hill, PA 17011

(717) 583-4663

Office Fax:

(717) 761-8837

TRICIA WATKINS

(717) 578-1773

twatkins2258@gmail.com

No

Office Phone:
Co-Listing Agent:
Co-Listing Agent Email:
Designated Represent:

Showing

Showing Requirements:

Call First - Showing Contact

Schedule a showing

Directions:

Route 225 N to Elizabethtown, Left at light Route 209 S, L/on Bickle Crossing, L/on East Vicki Lane to last home on the left.

Lock Box Type:

Combo, Supra

Compensation

Buyer Agency Comp
Transaction Broker

3% Of Gross
0% Of Gross

Sub Agency Comp.
Dual/Var Comm.

0% Of Gross
No

Listing Details

Original Price
Listing Agmt Type:
Prospects Excluded:
Dual Agency:
Original MLS Number:
Listing Agreement Dt:
Listing Entry Date:
Acceptable Financing:

\$219,000

Exclusive Right To Sell

No

No

10308670

10/06/2017

10/06/2017

Cash, Conventional, FHA, VA

Previous List Price

\$209,900

DOM / CDOM

138 / 138

Original MLS Name

GHAR

Off Market Date

03/23/18

Federal Flood Zone:

No

Sale/Lease Contract

Buyer's Agent:
Buyer's Agent Email
Buyer's Office:

Margie Yohn Lic# RS173920L

(717) 644-3812

margie@beringrealestate.com

Bering Real Estate Co. (120)

Robert Bering Lic# RM423085

1038 Main St, Palmyra, PA 17078

(717) 641-3729

rbering@beringrealestate.com

Office Phone:
Buyer's Office Email:
Concessions:
Agreement of Sale Dt:
Close Sale Term:
Buyer Financing:

Yes

02/20/18

Standard Sale

Conventional

Concessions Amount

\$5,750

Close Date

03/22/18

Close Price

\$205,000

Last List Price

\$204,900.00

Click to Show Photos

Property Type is 'Residential'

School District Name County State is 'Upper Dauphin Area (Dauphin, PA); 'Minersville Area (Schuylkill, PA); 'Williams Valley (Schuylkill, PA)'

https://matrix.brightmls.com/Matrix/Results.aspx?c=AAEEAAD*****AQAAAAAAAAAQAQAAAFQAAAGAGAAAAQMDM1BMAAAABOAYEAAAAATIKBgUAAA

Case 5:18-bk-02518-RNO Doc 1 Filed 06/13/18 Entered 06/13/18 09:08:46 Desc

Main Document Page 48 of 74

Fill in this information to identify your case:

Debtor 1	Justine Marie Keefer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2709 W Main St Hegins PA, 17938-8904 County : Schuylkill Line from <i>Schedule A/B</i> : 1.1	\$157,500.00	<input checked="" type="checkbox"/> \$23,675.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(1)
2709 W Main St Hegins PA, 17938-8904 County : Schuylkill Line from <i>Schedule A/B</i> : 1.1	\$157,500.00	<input checked="" type="checkbox"/> \$1,250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Pots, Pans, Dishes, Cookware \$150.00; Bar Stools \$60.00; Chest \$50.00; Other Kitchenware \$200.00; Refrigerator, Stove and Small Appliances \$500.00; Dining Room Table and Chairs \$250.00; Side Cupboard \$150.00; Sofa \$500.00; TV \$50.00; Entertainment Stand \$2 Line from <i>Schedule A/B</i> : 6.1	\$3,670.00	<input checked="" type="checkbox"/> \$3,670.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Basketball Hoop Set \$100.00; Tennis Rackets and Equipment \$250.00; 2 Bicycles \$150.00 Line from Schedule A/B: 9.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Clothing and Wearing Apparel Line from Schedule A/B: 11.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Miscellaneous Jewelry Line from Schedule A/B: 12.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(4)
Pension at Place of Employment Not in Pay Status Line from Schedule A/B: 21.1	<u>\$25,000.00</u>	<input checked="" type="checkbox"/> <u>\$25,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(10)(E)

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1	Justine Marie Keefer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	CACL Federal Credit Union <small>Creditor's Name</small> 1800 W Market St Pottsville, PA 17901-2002 <small>Number, Street, City, State & Zip Code</small>	\$23,256.00 <small>Describe the property that secures the claim:</small> Automobile Loan <small>As of the date you file, the claim is: Check all that apply.</small> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <small>Nature of lien. Check all that apply.</small> <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$7,500.00	\$15,756.00
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____ Last 4 digits of account number _____				

2.2	M&T Bank <small>Creditor's Name</small> PO Box 62986 Baltimore, MD 21264-2986 <small>Number, Street, City, State & Zip Code</small>	\$128,950.86 <small>Describe the property that secures the claim:</small> 1st Mortgage <small>As of the date you file, the claim is: Check all that apply.</small> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <small>Nature of lien. Check all that apply.</small> <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$157,500.00	\$0.00
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____ Last 4 digits of account number 0016				

2.3

Schuylkill County Tax Claim Bureau
Creditor's Name

**401 N 2nd St
Pottsville, PA
17901-1756**
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2017 Real Estate Taxes

\$2,493.94

\$157,500.00

\$0.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset) _____

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number **4772**

2.4

Schuylkill County Tax Claim Bureau
Creditor's Name

**401 N 2nd St
Pottsville, PA
17901-1756**
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2018 Real Estate Taxes

\$814.27

\$157,500.00

\$0.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset) _____

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number **1787**

Add the dollar value of your entries in Column A on this page. Write that number here:	\$155,515.07
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	\$155,515.07

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐

Name, Number, Street, City, State & Zip Code
KML Law Group PC
BNY Mellon Independence Ctr
701 Market St Ste 5000
Philadelphia, PA 19106-1541

On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number **0016**

Fill in this information to identify your case:

Debtor 1	Justine Marie Keefer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	Avant - Sherman Originator Nonpriority Creditor's Name c/o Resurgent Cap Serv PO Box 10497 Greenville, SC 29603-0497 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 8680 When was the debt incurred? 12/2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Personal Loan	\$5,518.92

4.2

Barclays Bank Delaware Juniper

Nonpriority Creditor's Name

**c/o Northstar Location Services
4285 Genesee St
Cheektowaga, NY 14225-1943**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **8789****\$2,834.72**

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

4.3

Brenda L Griffiths Zechman Tax Collector

Nonpriority Creditor's Name

**492 Fearnot Rd
Sacramento, PA 17968-9548**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2244****\$10.00**

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **County/Township Per Capita Taxes**

4.4

Capital One NA Kohls

Nonpriority Creditor's Name

**PO Box 3115
Milwaukee, WI 53201-3115**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **3252****\$544.45**

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

4.5

Credit One Bank

Nonpriority Creditor's Name

**c/o Midland Credit Management
2365 Northside Dr Ste 300
San Diego, CA 92108-2709**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **5950****\$1,351.77**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

4.6

Fingerhut

Nonpriority Creditor's Name

**6250 Ridgewood Rd
Saint Cloud, MN 56395-2001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **3646****\$1,796.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

4.7

Frontier Communications

Nonpriority Creditor's Name

**c/o Credit Collection Services
725 Canton St
Norwood, MA 02062-2679**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **6250****\$577.40**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **TV/Internet/Phone**

4.8

Lending Club

Nonpriority Creditor's Name

**c/o JH Portfolio Credit Control
5757 Phantom Dr Ste 330
Hazelwood, MO 63042-2429**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **6557****\$1,866.73**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Loan**

4.9

Raymour & Flannigan

Nonpriority Creditor's Name

**PO Box 731
Mahwah, NJ 07430-0731**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **2338****\$3,511.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**

4.10

Synchrony Bank Wal Mart

Nonpriority Creditor's Name

**PO Box 965064
Orlando, FL 32896-5064**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8718****\$628.84**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 **Keefer, Justine Marie**

Case number (if known)

Name and Address

Merchants & Medical Credit Corp
6324 Taylor Dr
Flint, MI 48507-4680

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

3252

Name and Address

Portfolio Recovery Assn
PO Box 12914
Norfolk, VA 23541-0914

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.10** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

8718**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>18,639.83</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>18,639.83</u>

Fill in this information to identify your case:

Debtor 1 **Justine Marie Keefer**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE
 DIVISION

Case number
 (if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property*(Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Name Number Street City State ZIP Code	
2.2 Name Number Street City State ZIP Code	
2.3 Name Number Street City State ZIP Code	
2.4 Name Number Street City State ZIP Code	
2.5 Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	Justine Marie Keefer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 **Barry L Keefer III**
2709 W Main St
Hegins, PA 17938-8904

☒ Schedule D, line **2.2**
☐ Schedule E/F, line _____
☐ Schedule G _____
M&T Bank

Fill in this information to identify your case:

Debtor 1 Justine Marie Keefer

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA,
WILKES-BARRE DIVISION

Case number
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Schuylkill County Children & Youth

**324 N Centre St
Pottsville, PA 17901-2505**

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or
non-filing spouse

2. \$ 3,511.19 \$ N/A

3. +\$ 173.90 +\$ N/A

4. \$ 3,685.09 \$ N/A

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,685.09	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 543.66	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 290.88	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 108.33	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 54.88	\$ N/A
5h. Other deductions. Specify: Life Insurance	5h.+ \$ 62.53	\$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,060.28	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2,624.81	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 700.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: Federal Income Tax Refund, Prorated	8h.+ \$ 250.42	\$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 950.42	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,575.23	\$ N/A
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Companion Contribution	11. +\$ 500.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 4,075.23	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 Justine Marie Keefer

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA,
WILKES-BARRE DIVISION

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

16

14

☐ No

☒ Yes

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,060.52

If not included in line 4:

4a. Real estate taxes

4a. \$ 183.33

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 10.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>233.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>20.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>380.00</u>
6d. Other. Specify: Direct TV	6d. \$ <u>50.00</u>
7. Food and housekeeping supplies	7. \$ <u>633.00</u>
8. Childcare and children's education costs	8. \$ <u>60.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>42.00</u>
10. Personal care products and services	10. \$ <u>55.00</u>
11. Medical and dental expenses	11. \$ <u>10.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>300.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>100.00</u>
14. Charitable contributions and religious donations	14. \$ <u>20.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>200.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>376.56</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: _____	21. +\$ <u>0.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>3,733.41</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>3,733.41</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>4,075.23</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,733.41</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>341.82</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes. Explain here: _____	

Fill in this information to identify your case:

Debtor 1 Justine Marie Keefer
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE
DIVISION

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Justine M. Keefer
Justine Marie Keefer
Signature of Debtor 1

Date June 5, 2018

X _____
Signature of Debtor 2

Date _____

United States Bankruptcy Court
Middle District of Pennsylvania, Wilkes-Barre Division

In re **Keefer, Justine Marie**

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	4,000.00
Prior to the filing of this statement I have received	\$	450.00
Balance Due	\$	3,550.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify): **balance through the Chapter 13 Plan**

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

See Paragraph 6 below with regard to the attorney time limit for necessary legal services.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Necessary attorney time past confirmation will be billed at a rate of \$250.00 per hour plus costs.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 5, 2018

Date

/s/ James P. Sheppard

James P. Sheppard

Signature of Attorney

James P. Sheppard, Esquire

2201 N 2nd St

Harrisburg, PA 17110-1007

Name of law firm

Avant - Sherman Originator
c/o Resurgent Cap Serv
PO Box 10497
Greenville, SC 29603-0497

Barclays Bank Delaware Juniper
c/o Northstar Location Services
4285 Genesee St
Cheektowaga, NY 14225-1943

Barry L Keefer III
2709 W Main St
Hegins, PA 17938-8904

Brenda L Griffiths Zechman Tax Collector
492 Fearnot Rd
Sacramento, PA 17968-9548

CACL Federal Credit Union
1800 W Market St
Pottsville, PA 17901-2002

Capital One NA Kohls
PO Box 3115
Milwaukee, WI 53201-3115

Credit One Bank
c/o Midland Credit Management
2365 Northside Dr Ste 300
San Diego, CA 92108-2709

Fingerhut
6250 Ridgewood Rd
Saint Cloud, MN 56395-2001

Frontier Communications
c/o Credit Collection Services
725 Canton St
Norwood, MA 02062-2679

KML Law Group PC
BNY Mellon Independence Ctr
701 Market St Ste 5000
Philadelphia, PA 19106-1541

Lending Club
c/o JH Portfolio Credit Control
5757 Phantom Dr Ste 330
Hazelwood, MO 63042-2429

M&T Bank
PO Box 62986
Baltimore, MD 21264-2986

Merchants & Medical Credit Corp
6324 Taylor Dr
Flint, MI 48507-4680

Portfolio Recovery Assn
PO Box 12914
Norfolk, VA 23541-0914

Raymour & Flannigan
PO Box 731
Mahwah, NJ 07430-0731

Schuylkill County Tax Claim Bureau
401 N 2nd St
Pottsville, PA 17901-1756

Synchrony Bank Wal Mart
PO Box 965064
Orlando, FL 32896-5064

Schuylkill County Payroll System
EMPLOYEE'S STATEMENT OF EARNINGS AND DEDUCTIONS

PAY DATE: 05/18/2018

PAY PERIOD: 04/30/2018 - 05/13/2018

DEPARTMENT:

48 - CHILDREN & YOUTH SERVICES

12731
 KEEFER,JUSTINE
 2709 W. MAIN ST.
 HEGINS, PA 17938

INCOMES / DEDUCTIONS

	<u>EARNINGS</u>	<u>DEDUCTIONS</u>	<u>HOURS</u>	<u>RATE</u>
Regular Hourly	1254.90		60.0000	20.9150
Certification	51.93			
Vacation	313.73		15.0000	20.9150
Add'l Hours	10.46		0.5000	20.9150
Overtime	31.37		1.0000	31.3725
FICA		99.97		
FICA M/C		23.38		
SUI		1.00		
PENSION - MANDATORY		132.99		
P.S.S.U (C&Y)		23.11		
STATE		49.50		
LOCAL EIT		8.06		
SCHOOL EIT		8.06		
LOCAL SERVICES TAX		2.00		
C.O.P.E. - SEIU		2.00		
HEALTH CARE CO-PAY PRE-TAX		50.00		
ONE AMERICA LIFE - EMPLOYEE		14.52		
ONE AMERICA - LONG TERM DISABILITY		12.95		
ONE AMERICA AD&D - EMPLOYEE		1.39		
FEDERAL INCOME TAXES		55.66		
TOTALS	1662.39	484.59	NET:	1177.80

BANK

CACL FEDERAL CR UNION MARLIN

ACCOUNT TYPE

Checking

AMOUNT

1177.80

YEAR TO DATEWAGES

17008.13

FIT

609.36

FICA

1023.49

M/C

239.36

STATE

506.82

PENSION

1360.64

	<u>CARRYOVER</u>	<u>TO BE EXP</u>	<u>USED EXP</u>	<u>EXPIRED</u>	<u>EARNED</u>	<u>USED</u>	<u>END BAL</u>
SICK	110.0415	0.0000	0.0000	0.0000	43.2692	43.0000	110.3108
VACATION	80.2915	0.0000	0.0000	0.0000	43.2692	49.5000	74.0608
COMP	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
PERSONAL	0.0000	7.5000	7.5000	0.0000	37.5000	22.5000	15.0000

Schuylkill County Payroll System
EMPLOYEE'S STATEMENT OF EARNINGS AND DEDUCTIONS

PAY DATE: 05/04/2018

PAY PERIOD: 04/16/2018 - 04/29/2018

DEPARTMENT:

48 - CHILDREN & YOUTH SERVICES

12731
 KEEFER,JUSTINE
 2709 W. MAIN ST.
 HEGINS, PA 17938

<u>INCOMES / DEDUCTIONS</u>	<u>EARNINGS</u>	<u>DEDUCTIONS</u>	<u>HOURS</u>	<u>RATE</u>
Regular Hourly	1411.76		67.5000	20.9150
Certification	51.93			
Personal	156.86		7.5000	20.9150
FICA		97.37		
FICA M/C		22.77		
SUI		0.97		
PENSION - MANDATORY		129.64		
P.S.S.U (C&Y)		22.53		
STATE		48.22		
LOCAL EIT		7.85		
SCHOOL EIT		7.85		
LOCAL SERVICES TAX		2.00		
C.O.P.E. - SEIU		2.00		
HEALTH CARE CO-PAY PRE-TAX		50.00		
ONE AMERICA LIFE - EMPLOYEE		14.52		
ONE AMERICA - LONG TERM DISABILITY		12.95		
ONE AMERICA AD&D - EMPLOYEE		1.39		
FEDERAL INCOME TAXES		51.81		
TOTALS	1620.55	471.87	NET:	1148.68

<u>BANK</u>	<u>ACCOUNT TYPE</u>	<u>AMOUNT</u>
CACL FEDERAL CR UNION MARLIN	Checking	1148.68

<u>YEAR TO DATE</u>	<u>WAGES</u>	<u>FIT</u>	<u>FICA</u>	<u>M/C</u>	<u>STATE</u>	<u>PENSION</u>
	15345.74	553.70	923.52	215.98	457.32	1227.65

	<u>CARRYOVER</u>	<u>TO BE EXP</u>	<u>USED EXP</u>	<u>EXPIRED</u>	<u>EARNED</u>	<u>USED</u>	<u>END BAL</u>
SICK	110.0415	0.0000	0.0000	0.0000	38.9423	43.0000	105.9838
VACATION	80.2915	0.0000	0.0000	0.0000	38.9423	34.5000	84.7338
COMP	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
PERSONAL	0.0000	7.5000	7.5000	0.0000	37.5000	22.5000	15.0000

Schuylkill County Payroll System
EMPLOYEE'S STATEMENT OF EARNINGS AND DEDUCTIONS

PAY DATE: 04/20/2018

PAY PERIOD: 04/02/2018 - 04/15/2018

DEPARTMENT:

48 - CHILDREN & YOUTH SERVICES

12731
 KEEFER,JUSTINE
 2709 W. MAIN ST.
 HEGINS, PA 17938

INCOMES / DEDUCTIONS

	<u>EARNINGS</u>	<u>DEDUCTIONS</u>	<u>HOURS</u>	<u>RATE</u>
Regular Hourly	1328.10		63.5000	20.9150
Certification	51.93			
Closed - PAID	20.92		1.0000	20.9150
Sick	219.61		10.5000	20.9150
FICA		97.37		
FICA M/C		22.77		
SUI		0.97		
PENSION - MANDATORY		129.64		
P.S.S.U (C&Y)		22.53		
STATE		48.22		
LOCAL EIT		7.85		
SCHOOL EIT		7.85		
LOCAL SERVICES TAX		2.00		
C.O.P.E. - SEIU		2.00		
HEALTH CARE CO-PAY PRE-TAX		50.00		
ONE AMERICA LIFE - EMPLOYEE		14.52		
ONE AMERICA - LONG TERM DISABILITY		12.95		
ONE AMERICA AD&D - EMPLOYEE		1.39		
FEDERAL INCOME TAXES		51.81		
TOTALS	1620.56	471.87	NET:	1148.69

BANK

CACL FEDERAL CR UNION MARLIN

ACCOUNT TYPE

Checking

AMOUNT

1148.69

YEAR TO DATE**WAGES**

13725.19

FIT

501.89

FICA

826.15

M/C

193.21

STATE

409.10

PENSION

1098.01

	<u>CARRYOVER</u>	<u>TO BE EXP</u>	<u>USED EXP</u>	<u>EXPIRED</u>	<u>EARNED</u>	<u>USED</u>	<u>END BAL</u>
SICK	110.0415	0.0000	0.0000	0.0000	34.6154	43.0000	101.6569
VACATION	80.2915	0.0000	0.0000	0.0000	34.6154	34.5000	80.4069
COMP	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
PERSONAL	0.0000	7.5000	7.5000	0.0000	37.5000	15.0000	22.5000

Fill in this information to identify your case:

Debtor 1 Justine Marie Keefer

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania,
Wilkes-Barre Division

Case number _____
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☒ **Not married.** Fill out Column A, lines 2-11.

☐ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>3,651.91</u>	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3	\$ <u>800.00</u>	\$ _____
5. Net income from operating a business, profession, or farm		
	Debtor 1	
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>0.00</u> Copy here ->	\$ <u>0.00</u>
6. Net income from rental and other real property		
	Debtor 1	
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from rental or other real property	\$ <u>0.00</u> Copy here ->	\$ <u>0.00</u>

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
----------------------	--

7. Interest, dividends, and royalties\$ **0.00****8. Unemployment compensation**\$ **0.00**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**

For your spouse \$

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.\$ **0.00****10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.\$ **0.00**\$ **0.00**

Total amounts from separate pages, if any.

+ \$ **0.00****11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.\$ **4,451.91**

+ \$

\$ **4,451.91**Total average
monthly income**Part 2: Determine How to Measure Your Deductions from Income****12. Copy your total average monthly income from line 11.** \$ **4,451.91****13. Calculate the marital adjustment.** Check one:

- ☒ You are not married. Fill in 0 below.
- ☐ You are married and your spouse is filing with you. Fill in 0 below.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

.....	\$
.....	\$
.....	+ \$

Total

\$ **0.00**

Copy here=>

- **0.00****14. Your current monthly income.** Subtract line 13 from line 12.\$ **4,451.91****15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=>

\$ **4,451.91**

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

\$ **53,422.92**

16. Calculate the median family income that applies to you. Follow these steps:

- 16a. Fill in the state in which you live. PA
- 16b. Fill in the number of people in your household. 4
- 16c. Fill in the median family income for your state and size of household. \$ 93,645.00
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. **Copy your total average monthly income from line 11 .** \$ 4,451.91
19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.
- 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 0.00
- 19b. **Subtract line 19a from line 18.** \$ 4,451.91
20. **Calculate your current monthly income for the year.** Follow these steps:
- 20a. Copy line 19b \$ 4,451.91
Multiply by 12 (the number of months in a year). x 12
- 20b. The result is your current monthly income for the year for this part of the form \$ 53,422.92
- 20c. Copy the median family income for your state and size of household from line 16c \$ 93,645.00
21. **How do the lines compare?**
- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Justine M. Keefer

Justine Marie Keefer
Signature of Debtor 1

Date **June 5, 2018**
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.